

# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	CUSTOMER ACTIVATED MULTI-VALUE CARD (CAM) CARD						
<p>Application Number: 10/618249</p> <p>Confirmation Number: 4607</p> <p>First Named Applicant: Francis Brake</p> <p>Attorney Docket Number: 47004.000251</p> <p>Art Unit: 3629</p> <p>Search string: ( 4582985 or 4978401 or 5180901 or 5218631 or 5349633 or 6365575 or 5459306 or 5466919 or 5483444 or 5553120 or 5689650 or 5729693 or 5774870 or 5787156 or 5806042 or 5835576 or 5870718 or 5926800 or 5955961 or 5970480 or 5974399 or 6000832 or 6009415 or 6032136 or 6070153 or 6105865 or 6128598 or 6128599 or 6164533 or 6227447 or 6341724 or 6345261 or 4725119 or 4750119 or 5025372 or 5276311 or 5297026 or 5311594 or 5450479 or 5513102 or 5537314 or 5563933 or 5608785 or 5864609 ),pn.</p>							
<p>US Patent Documents</p> <p>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</p>							
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
<input checked="" type="checkbox"/>	1	4582985	1986-04-15	Lofberg			
<input type="checkbox"/>	2	4978401	1990-12-18	Bonomi			
<input type="checkbox"/>	3	5180901	1993-01-19	Hiramatsu			
<input type="checkbox"/>	4	5218631	1993-06-08	Katz			
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<input type="checkbox"/>	7	5459306	1995-10-17	Stein			
<input type="checkbox"/>	8	5466919	1995-11-14	Hovakimian			
<input type="checkbox"/>	9	5483444	1996-01-09	Heintzeman			
<input checked="" type="checkbox"/>	10	5553120	1996-09-03	Katz			



Electronic Filing System (EFS) Data  
Electronic Patent Application Submission  
USPTO Use Only

EFS ID: 49596  
Application ID: 10618249  
Title of Invention: CUSTOMER ACTIVATED MULTI-  
VALUE CARD (CAM) CARD  
First Named Inventor: Francis Brake  
Domestic/Foreign Application: Domestic Application  
Filing Date: 2003-07-11  
Effective Receipt Date: 2003-10-22  
Submission Type: Information Disclosure  
Statement  
Filing Type:  
Confirmation number: 4607  
Attorney Docket Number: 47004.000251



Total Fees Authorized:

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/618,249
Filing Date	July 11, 2003
First Named Inventor	Francis B. BRAKE, Jr.
Art Unit	3629
Examiner Name	Not Assigned

Sheet	1	of	16	Attorney Docket Number	47004.000251
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**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
DMH	P1	US- Re 34,915	4/25/95	Nichtberger et al.	
	P2	US- Re 34,915	04/25/95	Nicchtberger et al.	
	P3	US- 3,946,206	03/23/76	Darjany	
	P4	US- 4,047,033	09/06/77	Malmberg et al.	
	P5	US- 4,254,474	03/03/81	Cooper et al.	
	P6	US- 4,396,985	08/02/83	Ohara	
	P7	US- 4,545,838	10/08/85	Minkus et al.	
	P8	US- 4,567,359	01/28/86	Lockwood	
	P9	US- 4,634,845	01/06/87	Hale et al.	
	P10	US- 4,700,055	10/23/87	Kashkashian, Jr.	
	P11	US- 4,723,212	02/02/88	Mindrum et al.	
	P12	US- 4,746,787	05/24/88	Suto et al.	
	P13	US- 4,750,036	06/07/88	Martinez	
	P14	US- 4,760,604	07/26/88	Cooper et al.	
	P15	US- 4,766,293	08/23/88	Boston	
	P16	US- 4,831,242	05/16/89	Englehardt et al.	
	P17	US- 4,882,675	11/21/89	Nichtberger et al.	
	P18	US- 4,897,533	01/30/90	Lyszczarz	
	P19	US- 4,897,811	01/30/90	Scofield	
	P20	US- 4,906,826	03/06/90	Spencer	
	P21	US- 4,910,672	03/20/90	Off et al.	
	P22	US- 4,923,288	05/08/90	Allen et al.	
	P23	US- 4,958,375	09/18/90	Reilly et al.	
	P24	US- 4,978,401	12/18/90	Bonomi	
DMH	P25	US- 4,992,940	02/12/91	Dworkin	

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SMJ	P26	US- 5,047,614	09/10/91	Bianco	
	P27	US- 5,055,662	10/08/91	Hasegawa	
	P28	US- 5,080,748	01/14/92	Bonomi	
	P29	US- 5,086,045	09/08/98	Borge et al.	
	P30	US- 5,095,194	03/10/92	Barbanell	
	P31	US- 5,117,355	05/26/92	McCarthy	
	P32	US- 5,128,752	07/07/92	Von Kohorn	
	P33	US- 5,173,589	12/22/92	Diehl et al.	
	P34	US- 5,173,851	12/22/92	Off et al.	
	P35	US- 5,175,416	12/29/92	Mansvelt et al.	
	P36	US- 5,192,947	03/09/93	Neustein	
	P37	US- 5,202,826	04/13/93	McCarthy	
	P38	US- 5,220,501	06/15/93	Lawlor et al.	
	P39	US- 5,233,514	08/03/93	Ayyoubi et al.	
	P40	US- 5,247,190	09/21/93	Friend et al.	
	P41	US- 5,249,044	09/28/93	Von Kohorn	
	P42	US- 5,250,789	10/05/93	Johnsen	
	P43	US- 5,253,066	10/12/93	Vogel	
	P44	US- 5,260,778	11/09/93	Kauffman et al.	
	P45	US- 5,262,860	11/16/93	Fitzpatrick et al.	
	P46	US- 5,278,751	01/11/94	Adiano et al.	
	P47	US- 5,285,278	02/08/94	Holman	
	P48	US- 5,287,181	02/15/94	Holman	
✓	P49	US- 5,287,268	02/15/94	McCarthy	
SMJ	P50	US- 5,287,269	02/15/94	Dorrough et al.	

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<i>SM</i>	P51	US- 5,326,960	07/05/94	Tannenbaum	
	P52	US- 5,328,809	07/12/94	Holmes et al.	
	P53	US- 5,339,239	08/16/94	Manabe et al.	
	P54	US- 5,350,906	09/27/94	Brody et al.	
	P55	US- 5,351,186	09/27/94	Bullock et al.	
	P56	US- 5,359,183	10/25/94	Skodlar	
	P57	US- 5,380,991	01/10/95	Valencia et al.	
	P58	US- 5,396,417	03/07/95	Burks et al.	
	P59	US- 5,397,881	03/14/95	Mannik	
	P60	US- 5,399,502	03/21/95	Friend et al.	
	P61	US- 5,401,827	03/28/95	Holmes et al.	
	P62	US- 5,424,524	06/13/95	Ruppert et al.	
	P63	US- 5,442,567	08/15/95	Small	
	P64	US- 5,444,844	08/22/95	Inoue et al.	
	P65	US- 5,450,477	09/12/95	Amarant et al.	
	P66	US- 5,465,206	11/07/95	Hilt et al.	
	P67	US- 5,471,669	11/28/95	Lidman	
	P68	US- 5,477,038	12/19/95	Levine et al.	
	P69	US- 5,479,494	12/26/95	Clitherow	
	P70	US- 5,482,139	01/09/96	Rivalto	
	P71	US- 5,488,423	01/30/96	Walkingshaw et al.	
	P72	US- 5,488,571	01/30/96	Jacobs et al.	
	P73	US- 5,491,838	02/13/96	Takahisa et al.	
<i>✓</i>	P74	US- 5,500,514	03/19/96	Veeneman et al.	
<i>SM</i>	P75	US- 5,500,681	03/19/96	Jones	

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**U.S. PATENT DOCUMENTS**

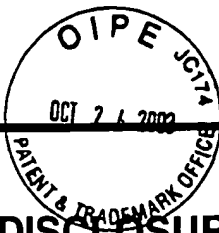
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
<i>SM</i>	P76	US- 5,504,519	04/02/96	Remillard	
	P77	US- 5,508,731	04/16/96	Kohorn	
	P78	US- 5,511,114	04/23/96	Stimson et al.	
	P79	US- 5,512,654	04/30/96	Holmes et al.	
	P80	US- 5,513,117	04/30/96	Small	
	P81	US- 5,521,363	05/28/96	Tannenbaum	
	P82	US- 5,523,794	06/04/96	Mankovitz et al.	
	P83	US- 5,530,235	06/25/96	Stefik et al.	
	P84	US- 5,544,086	08/06/96	Davis	
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	P86	US- 5,551,021	08/27/96	Harada et al.	
	P87	US- 5,559,313	09/24/96	Claus et al.	
	P88	US- 5,564,073	10/08/96	Takahisa	
	P89	US- 5,570,295	10/29/96	Isenberg et al.	
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	P92	US- 5,590,038	12/31/96	Pitroda	
	P93	US- 5,594,493	01/14/97	Nemirofsky	
	P94	US- 5,603,025	02/11/97	Tabb et al.	
	P95	US- 5,604,542	02/18/97	Dedrick	
	P96	US- 5,612,868	03/18/97	Off et al.	
	P97	US- 5,621,787	04/15/97	McKoy et al.	
	P98	US- 5,634,101	05/27/97	Blau	
<i>SM</i>	P99	US- 5,637,845	06/10/97	Kolls	
<i>SM</i>	P100	US- 5,649,118	07/15/97	Carlisle et al.	

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<i>MAJ</i>	P101	US- 5,652,602	07/29/97	Fishman et al.	
	P102	US- 5,653,914	08/15/97	Holmes et al.	
	P103	US- 5,664,110	09/02/97	Green et al.	
	P104	US- 5,664,115	09/02/97	Fraser	
	P105	US- 5,664,157	09/02/97	Takahira et al.	
	P106	US- 5,665,953	09/09/97	Mazzamuto et al.	
	P107	US- 5,671,267	09/23/97	August et al.	
	P108	US- 5,671,409	09/23/97	Fatseas et al.	
	P109	US- 5,672,678	09/30/97	Holmes et al.	
	P110	US- 5,675,607	10/07/97	Alesio et al.	
	P111	US- 5,677,955	10/14/97	Dogett et al.	
	P112	US- 5,682,524	10/28/97	Freund et al.	
	P113	US- 5,689,100	11/18/97	Carrithers et al.	
	P114	US- 5,703,344	12/30/97	Bezy et al.	
	P115	US- 5,708,422	01/13/98	Blonder et al.	
	P116	US- 5,710,458	01/20/98	Iwasaki	
	P117	US- 5,710,886	01/20/98	Christensen et al.	
	P118	US- 5,715,399	02/03/98	Bezos	
	P119	US- 5,715,402	02/03/98	Popolo	
	P120	US- 5,721,768	02/24/98	Stimson et al.	
	P121	US- 5,721,831	02/24/98	Waits et al.	
	P122	US- 5,724,424	03/03/98	Gifford	
	P123	US- 5,727,153	03/10/98	Powell	
	P124	US- 5,727,163	03/10/98	Bezos	
<i>MAJ</i>	P125	US- 5,728,998	03/17/98	Novis et al.	

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GMH	P126	US- 5,758,328	05/26/98	Giovannoli	
	P127	US- 5,760,381	06/02/98	Stich et al.	
	P128	US- 5,761,647	06/02/98	Boushy	
	P129	US- 5,761,661	06/02/98	Coussens et al.	
	P130	US- 5,765,141	06/09/98	Spector	
	P131	US- 5,765,143	06/09/98	Sheldon et al.	
	P132	US- 5,767,896	06/16/98	Nemirofsky	
	P133	US- 5,770,843	06/23/98	Rose et al.	
	P134	US- 5,770,849	06/23/98	Novis et al.	
	P135	US- 5,777,305	07/07/98	Smith et al.	
	P136	US- 5,777,306	07/07/98	Masuda	
	P137	US- 5,777,903	07/07/98	Piosenka et al.	
	P138	US- 5,787,403	07/28/98	Randle	
	P139	US- 5,787,404	07/28/98	Fernandez-Holmann	
	P140	US- 5,789,733	08/04/98	Jachimowicz et al.	
	P141	US- 5,794,178	08/11/98	Caid et al.	
	P142	US- 5,794,207	08/11/98	Walker et al.	
	P143	US- 5,806,044	09/08/98	Powell	
	P144	US- 5,806,045	09/08/98	Biorge et al.	
	P145	US- 5,807,627	09/15/98	Friend et al.	
	P146	US- 5,815,127	09/29/98	Jacobs et al.	
	P147	US- 5,819,092	10/06/98	Ferguson et al.	
	P148	US- 5,819,285	10/06/98	Damico et al.	
	P149	US- 5,832,457	11/03/98	O'Brien et al.	
✓	P150	US- 5,835,087	11/10/98	Herz et al.	

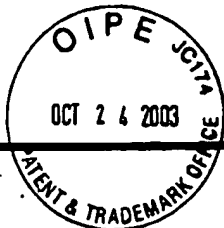
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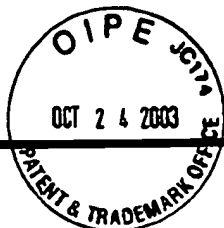
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<i>Sh</i>	P151	US- 5,842,178	11/24/98	Giovannoli	
	P152	US- 5,845,259	12/01/98	West et al.	
	P153	US- 5,857,079	01/05/99	Claus et al.	
	P154	US- 5,857,175	01/05/99	Day et al.	
	P155	US- 5,857,709	01/12/99	Chock	
	P156	US- 5,859,419	01/12/99	Wynn	
	P157	US- 5,862,223	01/19/99	Walker et al.	
	P158	US- 5,864,830	01/26/99	Armetta et al.	
	P159	US- 5,870,718	02/09/99	Spector	
	P160	US- 5,870,721	02/09/99	Norris	
	P161	US- 5,870,724	02/09/99	Lawlor et al.	
	P162	US- 5,873,096	02/16/99	Lim et al.	
	P163	US- 5,883,310	03/16/99	Franklin et al.	
	P164	US- 5,884,278	03/16/99	Powell	
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	P166	US- 5,890,135	03/30/99	Powell	
	P167	US- 5,899,982	05/04/99	Randle	
	P168	US- 5,918,214	06/29/99	Perkowski	
	P169	US- 5,920,844	07/06/99	Hotta et al.	
	P170	US- 5,926,800	07/20/99	Baronowski	
	P171	US- 5,930,217	07/21/99	Kayanuma	
	P172	US- 5,930,764	07/27/99	Melchione et al.	
	P173	US- 5,940,811	08/17/99	Norris	
<i>✓</i>	P174	US- 5,950,173	09/07/99	Perkowski	
<i>Sh</i>	P175	US- 5,952,641	09/14/99	Korshun	

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<i>Staff</i>	P176	US- 5,955,961	09/21/99	Wallerstein	
	P177	US- 5,987,434	11/16/99	Libman	
	P178	US- 5,991,750	11/23/99	Watson	
	P179	US- 6,002,383	12/14/99	Shimada	
	P180	US- 6,003,762	12/21/99	Hayashida	
	P181	US- 6,004,681	12/21/99	Epstein et al.	
	P182	US- 6,014,645	01/11/00	Cunningham	
	P183	US- 6,016,954	01/25/00	Abe et al.	
	P184	US- 6,019,284	02/01/00	Freeman et al.	
	P185	US- 6,036,099	03/24/00	Leighton	
	P186	US- 6,038,552	03/14/00	Fleischl et al.	
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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/618,249
Filing Date	July 11, 2003
First Named Inventor	Francis B. BRAKE, Jr.
Art Unit	3629
Examiner Name	Not Assigned

Sheet	9	of	16	Attorney Docket Number	47004.000251
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## FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
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	F2	DE	4203748 (ABSTRACT)	08/05/1993	Holzer		<input checked="" type="checkbox"/>	<input type="checkbox"/>
	F3	WO	99/54841 A1	10/28/1999	Ramachandran		<input checked="" type="checkbox"/>	<input type="checkbox"/>
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**NON-PATENT LITERATURE DOCUMENTS**\*Examiner  
InitialsCite  
No.

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published

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31	6341724	2002-01-29	Campisano
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Signature

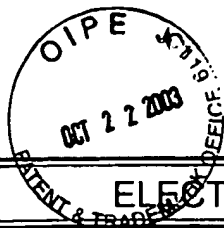
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## ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention	CUSTOMER ACTIVATED MULTI-VALUE CARD (CAM) CARD																																																																																														
<p>Application Number: 10/618249 </p> <p>Confirmation Number: 4607</p> <p>First Named Applicant: Francis Brake</p> <p>Attorney Docket Number: 47004.000251</p> <p>Art Unit: 3629</p> <p>Search string: ( 4582985 or 4978401 or 5180901 or 5218631 or 5349633 or 6365575 or 5459306 or 5466919 or 5483444 or 5553120 or 5689650 or 5729693 or 5774870 or 5787156 or 5806042 or 5835576 or 5870718 or 5926800 or 5955961 or 5970480 or 5974399 or 6000832 or 6009415 or 6032136 or 6070153 or 6105865 or 6128598 or 6128599 or 6164533 or 6227447 or 6341724 or 6345261 or 4725119 or 4750119 or 5025372 or 5276311 or 5297026 or 5311594 or 5450479 or 5513102 or 5537314 or 5563933 or 5608785 or 5864609 ).pn.</p> <p><b>US Patent Documents</b></p> <p>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</p> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td></td><td>1</td><td>4582985</td><td>1986-04-15</td><td>Lofberg</td><td></td><td></td><td></td></tr><tr><td></td><td>2</td><td>4978401</td><td>1990-12-18</td><td>Bonomi</td><td></td><td></td><td></td></tr><tr><td></td><td>3</td><td>5180901</td><td>1993-01-19</td><td>Hiramatsu</td><td></td><td></td><td></td></tr><tr><td></td><td>4</td><td>5218631</td><td>1993-06-08</td><td>Katz</td><td></td><td></td><td></td></tr><tr><td></td><td>5</td><td>5349633</td><td>1994-09-20</td><td>Katz</td><td></td><td></td><td></td></tr><tr><td></td><td>6</td><td>6365575</td><td>1994-11-15</td><td>Katz</td><td></td><td></td><td></td></tr><tr><td></td><td>7</td><td>5459306</td><td>1995-10-17</td><td>Stein</td><td></td><td></td><td></td></tr><tr><td></td><td>8</td><td>5466919</td><td>1995-11-14</td><td>Hovakimian</td><td></td><td></td><td></td></tr><tr><td></td><td>9</td><td>5483444</td><td>1996-01-09</td><td>Heintzeman</td><td></td><td></td><td></td></tr><tr><td></td><td>10</td><td>5553120</td><td>1996-09-03</td><td>Katz</td><td></td><td></td><td></td></tr></tbody></table>								init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass		1	4582985	1986-04-15	Lofberg					2	4978401	1990-12-18	Bonomi					3	5180901	1993-01-19	Hiramatsu					4	5218631	1993-06-08	Katz					5	5349633	1994-09-20	Katz					6	6365575	1994-11-15	Katz					7	5459306	1995-10-17	Stein					8	5466919	1995-11-14	Hovakimian					9	5483444	1996-01-09	Heintzeman					10	5553120	1996-09-03	Katz			
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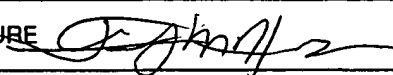
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	N76.	L. Arias (DERWENT-ACC-NO. 2003-299072, 12/12/2002) Multi-function transaction processing system for commercial transactions		

EXAMINER SIGNATURE

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11/04/03

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.